

Information to identify the case:

Debtor 1	<u>Akilah D. Wallace</u>	Social Security number or ITIN	xxx-xx-3439
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-24519-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Akilah D. Wallace

5/14/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Akilah D. Wallace
Debtor

Case No. 18-24519-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Akilah D. Wallace, 2005 Denning Way, North Versailles, PA 15137-2658
14951845	+ Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14951846	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14951847	+ Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268
14955897	+ FIA Card Services N.A., c/o Apothaker Scian P.C., 520 Fellowship Road C306, PO Box 5496, Mount Laurel, NJ 08054-5496
14951848	+ Frederic I Weinberg & Associates, P.C., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14951853	+ Mattleman, Weinroth & Miller, P.C., Attn: Robert W. Williams, Esquire, 401 Route 70 East, Suite 200, Cherry Hill, NJ 08034-2410

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 15 2024 03:45:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	May 14 2024 23:49:58	US Bank Trust National Association, Not In Its Ind, Padgett Law Group, 6267 Old Water Oak Rd, Suite 203, Tallahassee, FL 32312, UNITED STATES 32312-3858
14955896	EDI: BANKAMER	May 15 2024 03:39:00	FIA Card Services N.A., 1100 North King Street, Wilmington, DE 19884
14951839	+ EDI: LCIBAYLN	May 15 2024 03:39:00	Bayview Loan Servicing LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1837
14985787	+ EDI: LCIBAYLN	May 15 2024 03:39:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14951841	+ EDI: CAPONEAUTO.COM	May 15 2024 03:39:00	Capital One Auto Finance, Attn: Bankruptcy, Po

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 14, 2024

Form ID: 3180W

Total Noticed: 36

			Box 30285, Salt Lake City, UT 84130-0285
14955888	EDI: CAPONEAUTO.COM	May 15 2024 03:39:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14951840	EDI: CAPONEAUTO.COM	May 15 2024 03:39:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
14964779	+ EDI: AISACG.COM	May 15 2024 03:45:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14951842	^ MEBN	May 14 2024 23:49:41	Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
14951843	+ Email/Text: bankruptcy@firstenergycorp.com	May 14 2024 23:53:00	Collection Service Center, Inc., 839 5th Ave, New Kensington, PA 15068-6303
14951844	^ MEBN	May 14 2024 23:49:35	Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560
15302522	+ Email/Text: nsm_bk_notices@mrcooper.com	May 14 2024 23:52:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14983435	+ Email/Text: kburkley@bernsteinlaw.com	May 14 2024 23:53:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14955897	^ MEBN	May 14 2024 23:48:30	FIA Card Services N.A., c/o Apothaker Scian P.C., 520 Fellowship Road C306, PO Box 5496, Mount Laurel, NJ 08054-5496
14951849	EDI: JEFFERSONCAP.COM	May 15 2024 03:45:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14951850	EDI: JEFFERSONCAP.COM	May 15 2024 03:45:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14951851	Email/Text: camanagement@mtb.com	May 14 2024 23:52:00	M&T Bank, PO Box 900, Millsboro, DE 19966
15506961	Email/Text: nsm_bk_notices@mrcooper.com	May 14 2024 23:52:00	Nationstar Mortgage LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741
14979296	Email/Text: Bankruptcy.Notices@pnc.com	May 14 2024 23:51:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14951854	Email/Text: Bankruptcy.Notices@pnc.com	May 14 2024 23:51:00	PNC Bank, PO Box 8807, Dayton, OH 45401
14951855	Email/Text: Bankruptcy.Notices@pnc.com	May 14 2024 23:51:00	PNC Mortgage, 3232 Newark Drive, Miamisburg, OH 45342
14951856	EDI: PRA.COM	May 15 2024 03:45:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14983763	EDI: PRA.COM	May 15 2024 03:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14975663	+ Email/Text: ebnpeoples@grblaw.com	May 14 2024 23:52:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14951857	+ EDI: PRA.COM	May 15 2024 03:45:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14982104	Email/Text: bkdepartment@rtresolutions.com	May 14 2024 23:53:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
15694128	Email/Text: mtgbk@shellpointmtg.com	May 14 2024 23:52:00	US Bank Trust National Association et al., NewRez LLC et al., Bankruptcy Department, PO Box 10826, Greenville, 29603-0826

TOTAL: 32

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 14, 2024

Form ID: 3180W

Total Noticed: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Community Loan Servicing, LLC
cr		Nationstar Mortgage LLC
cr		US Bank Trust National Association, Not In Its Ind
cr		US Bank Trust National Association, Not In Its Ind
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14955887	*+	Bayview Loan Servicing LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1837
14955889	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14955890	*+	Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
14955891	*+	Collection Service Center, Inc., 839 5th Ave, New Kensington, PA 15068-6303
14955892	*+	Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560
14955893	*+	Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14955894	*	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14955895	*+	Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268
14955898	*+	Frederic I Weinberg & Associates, P.C., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14955899	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14955900	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14955901	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, PO Box 900, Millsboro, DE 19966
14951852	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank*, Attn: Bankruptcy Department, 475 Crosspoint Parkway, Getzville, NY 14068
14955902	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank*, Attn: Bankruptcy Department, 475 Crosspoint Parkway, Getzville, NY 14068
14955903	*+	Mattleman, Weinroth & Miller, P.C., Attn: Robert W. Williams, Esquire, 401 Route 70 East, Suite 200, Cherry Hill, NJ 08034-2410
14955904	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 8807, Dayton, OH 45401
14955905	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Mortgage, 3232 Newark Drive, Miamisburg, OH 45342
14955906	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14955907	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 5 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

Bernadette Irace	
------------------	--

on behalf of Creditor Nationstar Mortgage LLC birace@milsteadlaw.com bkecf@milsteadlaw.com
--

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: May 14, 2024

Form ID: 3180W

Total Noticed: 36

Christopher M. Frye

on behalf of Debtor Akilah D. Wallace chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Denise Carlon

on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com

Denise Carlon

on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com

Joshua I. Goldman

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust josh.goldman@padgettlawgroup.com,
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Joshua I. Goldman

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com,
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11